



STIC Search Report

EIC 3600

STIC Database Tracking Number: 140534

TO: Charles Kyle
Location: 7X08
Art Unit : 3624
Friday, December 17, 2004

Case Serial Number: 09/780761

From: Janice Burns
Location: EIC 3600
PK5-Suite 804
Phone: 305-5783

Janice.burns@uspto.gov

Search Notes

Dear Examiner

Please read through the following results.

If you have any questions please feel free to contact me.

Janice



43

STIC EIC 3600 Search Request Form

140534

Today's Date: 12/15/04 Class/Subclass 705/42 What date would you like to use to limit the search? Priority Date: 3/20/2000 Other:

Name Charles Kyle
AU 3624 Examiner # 72313
Room # PK5 7X08 Phone 305-4458
Serial # 09/780 761

Format for Search Results (Circle One):

PAPER DISK EMAIL

Where have you searched so far?

USP DWPI EPO JPO ACM IBM TDB
IEEE INSPEC SPI Other


Is this a "Fast & Focused" Search Request? (Circle One) YES NO

A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC3600 and on the EIC3600 NPL Web Page at <http://ptoweb/patents/stic/stic-tc3600.htm>.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

I need information on a system, having a graphical user interface which allows users to move money from one account to another or to make payments. The second attached page, Fig 4, shows the essence of the invention. Using a mouse, a user can drag ^{drag} "money" (element 22) from one "account" to another (element 21). That is if I want to transfer money from account 1 to account 2, I highlight account 1. The money in account 1 is ~~set~~ displayed as "money" icons 22. I can then drag and drop the money into account 2.

STIC Searcher _____ Phone _____
Date picked up _____ Date Completed _____

To complete the transfer,  To make a payment, I drag and drop "money" from an account to Bill Document item (element 7.8). Thanks

US PATENT & TRADEMARK OFFICE

PATENT APPLICATION FULL TEXT AND IMAGE DATABASE



(1 of 1)

United States Patent Application**20010042042****Kind Code****A1****Stokes, Christopher John ; et al.****November 15, 2001****Self service banking**

Abstract

A method of providing self service banking to a customer, e.g. over the Internet or through interactive television). The customer is presented with a display containing icons representing a number of accounts, and icons representing money in a selected account. When the customer transfers money from the currently selected account to another account, this transfer is displayed graphically by one or more of the money icons moving from the selected account to the destination account. The transfer may be made by dragging and dropping the money icons on to the icon representing the destination account, or by selecting the amount to transfer and the destination account and then confirming the transfer.

Inventors: **Stokes, Christopher John; (Bracknell, GB) ; Bunyan, Roy James; (Hook, GB)****Correspondence** **Lee, Mann, Smith, McWilliams,****Name and** **Sweeney & Ohlson****Address:** **P.O. Box 2786****Chicago****IL****60690-2786****US****Serial No.:** **780761****Series Code:** **09****Filed:** **February 9, 2001****U.S. Current Class:****705/42; 705/40****U.S. Class at Publication:****705/42; 705/40****Intern'l Class:****G06F 017/60**

Foreign Application Data

Date
May 12, 2000**Code**
GB**Application Number**
GB 0011332.4

| Set | Items | Description |
|-----|-------|------------------------------|
| S1 | 60 | AU=(STOKES, C? OR STOKES C?) |
| S2 | 20 | AU=(BUNYAN, R? OR BUNYAN R?) |
| S3 | 14 | S1 AND S2 |

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File 344:Chinese Patents Abs Aug 1985-2004/May

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200480

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| Set | Items | Description |
|-----|-------|------------------------------|
| S1 | 60 | AU=(STOKES, C? OR STOKES C?) |
| S2 | 20 | AU=(BUNYAN, R? OR BUNYAN R?) |
| S3 | 14 | S1 AND S2 |
| S4 | 66 | S1 OR S2 |
| S5 | 17 | S4 AND IC=G06F-017/60 |
| S6 | 4 | S5 NOT S3 |

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File 344:Chinese Patents Abs Aug 1985-2004/May

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| Set | Items | Description |
|-----|-------|------------------------------|
| S1 | 95 | AU=(STOKES, C? OR STOKES C?) |
| S2 | 41 | AU=(BUNYAN, R? OR BUNYAN R?) |
| S3 | 0 | S1 AND S2 |
| S4 | 136 | S1 OR S2 |
| S5 | 1 | S4 AND BANK? |

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File 474:New York Times Abs 1969-2004/Dec 16
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File 475:Wall Street Journal Abs 1973-2004/Dec 16
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 139:EconLit 1969-2004/Dec
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| Set | Items | Description |
|-----|-------|------------------------------|
| S1 | 74 | AU=(STOKES, C? OR STOKES C?) |
| S2 | 0 | AU=(BUNYAN, R? OR BUNYAN R?) |
| S3 | 5 | S1 AND BANK? |

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File 15:ABI/Inform(R) 1971-2004/Dec 16
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File 20:Dialog Global Reporter 1997-2004/Dec 16
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File 610:Business Wire 1999-2004/Dec 13
(c) 2004 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2004/Dec 16
(c) 2004 Financial Times Ltd

File 613:PR Newswire 1999-2004/Dec 13
(c) 2004 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
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File 634:San Jose Mercury Jun 1985-2004/Dec 15
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File 624:McGraw-Hill Publications 1985-2004/Dec 16
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File 9:Business & Industry(R) Jul/1994-2004/Dec 15
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File 275:Gale Group Computer DB(TM) 1983-2004/Dec 16
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File 621:Gale Group New Prod.Annou.(R) 1985-2004/Dec 16
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File 636:Gale Group Newsletter DB(TM) 1987-2004/Dec 16
(c) 2004 The Gale Group

File 16:Gale Group PROMT(R) 1990-2004/Dec 16
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File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2004/Dec 16
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File 267:Finance & Banking Newsletters 2004/Dec 13
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File 268:Banking Info Source 1981-2004/Dec W2
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File 625:American Banker Publications 1981-2004/Dec 16
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File 626:Bond Buyer Full Text 1981-2004/Dec 15
(c) 2004 Bond Buyer

File 608:KR/T Bus.News. 1992-2004/Dec 16
(c)2004 Knight Ridder/Tribune Bus News

File 47:Gale Group Magazine DB(TM) 1959-2004/Dec 16
(c) 2004 The Gale group

File 570:Gale Group MARS(R) 1984-2004/Dec 16
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File 635:Business Dateline(R) 1985-2004/Dec 15
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File 477:Irish Times 1999-2004/Dec 16
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File 710:Times/Sun.Times(London) Jun 1988-2004/Dec 15
(c) 2004 Times Newspapers

File 711:Independent(London) Sep 1988-2004/Dec 16
(c) 2004 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2004/Dec 16
(c) 2004 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2004/Dec 14
(c) 2004
File 387:The Denver Post 1994-2004/Dec 15
(c) 2004 Denver Post
File 471:New York Times Fulltext 90-Day 2004/Dec 16
(c) 2004 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2004/Dec 13
(c) 2004 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2004/Dec 10
(c) 2004 Detroit Free Press Inc.
File 631:Boston Globe 1980-2004/Dec 15
(c) 2004 Boston Globe
File 633:Phil.Inquirer 1983-2004/Dec 11
(c) 2004 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2004/Dec 15
(c) 2004 Newsday Inc.
File 640:San Francisco Chronicle 1988-2004/Dec 16
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File 641:Rocky Mountain News Jun 1989-2004/Dec 15
(c) 2004 Scripps Howard News
File 702:Miami Herald 1983-2004/Dec 14
(c) 2004 The Miami Herald Publishing Co.
File 703:USA Today 1989-2004/Dec 15
(c) 2004 USA Today
File 704:(Portland)The Oregonian 1989-2004/Dec 15
(c) 2004 The Oregonian
File 713:Atlanta J/Const. 1989-2004/Dec 16
(c) 2004 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2004/Dec 16
(c) 2004 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2004/Dec 16
(c) 2004 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2004/Dec 15
(c) 2004 The Plain Dealer
File 735:St. Petersburg Times 1989- 2004/Dec 15
(c) 2004 St. Petersburg Times

| Set | Items | Description |
|-----|---------|--|
| S1 | 0 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 18542 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 2716685 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 6297530 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 1646211 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S6 | 263183 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S7 | 21120 | S4(10N)S6 |
| S8 | 3580 | S7(10N)S5 |
| S9 | 299 | S8(10N)S3 |
| S10 | 10 | S9(S)S2 |
| S11 | 5 | S10 NOT PY>2000 |

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200481

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| Set | Items | Description |
|-----|---------|--|
| S1 | 2 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 21580 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 1213670 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 1873319 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 961034 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S6 | 642774 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |

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| Set | Items | Description |
|-----|---------|--|
| S1 | 2 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 21580 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 1213670 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 1873319 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 961034 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S6 | 642774 | MONEY OR CURENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S7 | 56356 | S4(10N)S6 |
| S8 | 5978 | S7(10N)S5 |
| S9 | 735 | S8(10N)S3 |
| S10 | 49 | S9(10N)S2 |
| S11 | 19 | S10 NOT PY>2000 |

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11/3,K/1 (Item 1 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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00850375

Electronic-monetary system
 Elektronisches Gelduberweisungssystem
 Systeme monetaire electronique

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
 (US), (Applicant designated States: all)

INVENTOR:

Rosen, Sholom Shea, 10 West 86 th. Street, Apt. 7A, New York, New York
 10024, (US)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William (34016), c/o Ladas & Parry, 52-54 High Holborn,
 London WC1V 6RR, (GB)

PATENT (CC, No, Kind, Date): EP 784282 A2 970716 (Basic)
 EP 784282 A3 000223

APPLICATION (CC, No, Date): EP 97105391 921113;

PRIORITY (CC, No, Date): US 794112 911115

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
 NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 542298 (EP 92119461)

INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPAB97 | 2616 |
| SPEC A | (English) | EPAB97 | 26753 |
| Total word count - document A | | | 29369 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 29369 |



...CLAIMS wherein said deposit request includes said deposit amount and
 bank account information corresponding to said **bank** account;
 (e) checking said **bank** **account** information to verify its validity;

(f) said transaction module (4) **transferring** a first electronic
representation of **money** to said teller module (5), via said first
 cryptographically secure session; and
 (g) crediting said...

...said deposit request includes said first deposit amount and bank account
 information corresponding to said **bank** account;
 (e) checking said **bank** **account** information to verify its validity;

(f) said transaction module **transferring** said electronic
representations of **money** to said first teller module, via said
 first cryptographically secure session;
 (g) said first teller...

11/3,K/2 (Item 2 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

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MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)
Application: WO 2000US14375 20000524 (PCT/WO US0014375)
Priority Application: US 99320816 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149371

Fulltext Availability:

Detailed Description

Detailed Description

... be displayed via a computer with any desired presentation software. An
example of such pictorial **representation** will be set forth hereinafter
in greater detail.

Figure 1L shows an example of the aforementioned pictorial
representation, or "base chart". In the example where the system is a
web architecture framework, such pictorial representation depicts all of
the application capabilities and associated infrastructure services...

11/3,K/9 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00742422 **Image available**

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE**SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES
SUR INTERNET**

Patent Applicant/Inventor:

COHEN Morris E, Suite 2400, 757 Third Avenue, New York, NY 10017, US, US
(Residence), US (Nationality)

Legal Representative:

COHEN Morris E, Levisohn, Lerner, Berger & Langsam, Suite 2400, 757 Third
Avenue, New York, NY 10017, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055793 A1 20000921 (WO 0055793)
Application: WO 2000US7457 20000320 (PCT/WO US0007457)
Priority Application: US 99125008 19990318; US 99280483 19990330; US

99130600 19990422; US 99130599 19990422; US 99138428 19990610; US
99139167 19990615; US 99369902 19990806; US 99161283 19991025; US
99165231 19991111

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 45238

Fulltext Availability:

Detailed Description

Detailed Description

... created and linked through the browser, and so forth.

In one embodiment, for example, to **transfer money**, a user can **click**
and **drag money** from one **account** to another. In one preferred
embodiment, the user creates an **icon** for the transfer corresponding to
the parameters of the **transaction** (e.g., type of money, amount of
money, etc.) and transfers that money either by typing...

11/3,K/10 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00734788 **Image available**

NETWORK COMMERCIAL SYSTEM USING VISUAL LINK OBJECTS**SYSTEME COMMERCIAL EN RESEAU FAISANT APPEL A DES OBJETS DE LIAISON VISUELS**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

MILIEFSKY Gary Steven, 154 Scribner Road, Tyngsborough, MA 01879, US, US
(Residence), US (Nationality)

SEARLE Gregory, 799 Merrimack Street, Lowell, MA 01854, US, US
(Residence), US (Nationality)

Legal Representative:

CLAPP Gary D, 66 Blanford Place, Bedford, NH 03110, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200048105 A1 20000817 (WO 0048105)

Application: WO 2000US3506 20000210 (PCT/WO US0003506)

Priority Application: US 99248563 19990211

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

CA IL JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 39973

Fulltext Availability:

| Set | Items | Description |
|-----|---------|---|
| S1 | 1717863 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI OR PERCEPTU... |
| S2 | 42203 | (ONLINE OR ON())LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 2060057 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S4 | 1889500 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S5 | 1266891 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S6 | 83435 | S3(5N) (S4 OR S5) |
| S7 | 1028 | S6(10N)S1 |
| S8 | 2 | S7(10N)S2 |
| S9 | 11 | S7(S)S2 |
| S10 | 24 | S7 AND S2 |
| S11 | 22 | RD (unique items) |
| S12 | 22 | S11 NOT PY>2000 |

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(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Dec 16
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Dec 16
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 139:EconLit 1969-2004/Dec
(c) 2004 American Economic Association

| Set | Items | Description |
|-----|----------|--|
| S1 | 8 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 618695 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 4308319 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 11987603 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 7 | RD S1 (unique items) |

? show files

File 15:ABI/Inform(R) 1971-2004/Dec 17
(c) 2004 ProQuest Info&Learning

File 20:Dialog Global Reporter 1997-2004/Dec 17
(c) 2004 The Dialog Corp.

File 610:Business Wire 1999-2004/Dec 13
(c) 2004 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2004/Dec 17
(c) 2004 Financial Times Ltd

File 613:PR Newswire 1999-2004/Dec 17
(c) 2004 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2004/Dec 16
(c) 2004 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2004/Dec 17
(c) 2004 McGraw-Hill Co. Inc

06288906 (USE FORMAT 7 OR 9 FOR FULLTEXT)
EEI Announces e-FTX Version 2.0, Leading Suite of Products for Delivering
Online Services
PR NEWSWIRE
July 20, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... operations SIML (System Integration Modeling Language) -- Graphical
utility enabling rapid system integration with legacy systems -- **Drag** and
drop interface for defining mappings between message sets and back end
system functions -- Defines business rules...

5/3,K/5 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03817605 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Nuance and Edify to Promote One-Stop Web and V-Commerce Applications
PR NEWSWIRE
December 21, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 759

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... end connectivity and application logic, so information is
consistent across channels. The graphical, object-oriented, **drag** and
drop Application Builder in Electronic Workforce makes it straightforward
to build V-Commerce applications.
About V...

5/3,K/6 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2004 Business Wire. All rts. reserv.

00238795 20000322082B7897 (USE FORMAT 7 FOR FULLTEXT)
(TTP.) Korea Exchange Bank Credit Service Launches Asia-Pacific's First
Virtual Card Solution for Secure E-Commerce Powered by Trintech
Business Wire
Wednesday, March 22, 2000 02:45 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 803

Trintech's PayWare eIssuer provides consumers with a convenient and secure
" **drag** and **drop** " payment mechanism for Internet transactions, with the
potential to link to a host of **e - banking** services. PayWare eIssuer can
allow
issuers to increase card transaction volume, create and extend
relationships...

5/3,K/7 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

| Set | Items | Description |
|-----|----------|---|
| S1 | 8 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 618695 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B-ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 4308319 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHICAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRAM) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 11987603 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DRAG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 7 | RD S1 (unique items) |
| S6 | 749185 | S4(5N) (MONEY OR CURENC? OR CASH OR FUND? ? OR NOTE? ? OR -BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN?) |
| S7 | 110842 | S6(5N) (ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT?) |
| S8 | 5100 | S7(10N)S2 |
| S9 | 65 | S8(10N)S3 |
| S10 | 51 | RD (unique items) |
| S11 | 34 | S10 NOT PY>2000 |

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File 15:ABI/Inform(R) 1971-2004/Dec 17
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File 20:Dialog Global Reporter 1997-2004/Dec 17
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File 610:Business Wire 1999-2004/Dec 13
(c) 2004 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
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File 476:Financial Times Fulltext 1982-2004/Dec 17
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File 613:PR Newswire 1999-2004/Dec 17
(c) 2004 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2004/Dec 16
(c) 2004 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2004/Dec 17
(c) 2004 McGraw-Hill Co. Inc

| Set | Items | Description |
|-----|----------|--|
| S1 | 18 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 736328 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 4736674 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 8045764 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 10617622 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S6 | 10318716 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S7 | 17 | S1 NOT PY>2000 |

? show files

File 9:Business & Industry(R) Jul/1994-2004/Dec 16

(c) 2004 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Dec 17

(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Dec 17

(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Dec 17

(c) 2004 The Gale Group

File 16:Gale Group PROMT(R) 1990-2004/Dec 17

(c) 2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2004/Dec 17

(c)2004 The Gale Group

7/3,K/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02113316 SUPPLIER NUMBER: 19917235
CPA in a box: make your PC keep the books. (reviews of five accounting software programs) (includes related article on wireless computer connections) (Working at Home) (Software Review) (Evaluation)
Wong, Deborah
Home PC, v4, n11, p235(4)
Nov, 1997
DOCUMENT TYPE: Evaluation ISSN: 1073-1784 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: comprise the best integrated accounting software program of the five evaluated, due to its extensive **online banking** and bill-playing features, as well as its collection of 90 graphs, invoices and statements, easy to customize with the **drag -and- drop** Layout Designer. With QuickBooks 5.0, a single-user system, users can check balances, see...

7/3,K/2 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01848538 SUPPLIER NUMBER: 17588245 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Money for nothing. (Microsoft's Money for Windows 95 personal finance software) (Software Review) (Evaluation) (Brief Article)
Grunin, Lori
Windows Sources, v3, n11, p288(1)
Nov, 1995
DOCUMENT TYPE: Evaluation Brief Article ISSN: 1065-9641
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 363 LINE COUNT: 00034

... rebuild all our scheduled transactions within Money 95's Payment Calendar. Though you can't **drag** and **drop** existing transactions onto the calendar to schedule them as you can in Quicken, it's...

...that shows how each forthcoming transaction will affect your account balances. This version offers an **Online Banking** option (though the program didn't support either of our banks--Citibank or EAB--as...

7/3,K/3 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

02434346 Supplier Number: 60481215 (USE FORMAT 7 FOR FULLTEXT)
Korea Exchange Bank Credit Service Launches Asia-Pacific's First Virtual Card Solution for Secure E-Commerce Powered by Trintech.
Business Wire, p0693
March 22, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 787

... associated with eCommerce transactions.
Trintech's PayWare eIssuer provides consumers with a convenient and secure "**drag** and **drop**" payment mechanism for Internet transactions,

Personal Financial Access Packages Slated for Roll-Out.

Business Wire, p5220048

May 22, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 961

... analysts believe that more than 65 percent of financial institutions plan to offer remote access **electronic banking** services by the end of this century. In fact, transactions occurring outside the bank's ...

...customer loyalty. Like Commercial-ACCESS, it is windows-like with a GUI environment, developed for **drag** and **drop**, point and click simplicity.

As part of the complete Personal-ACCESS package, financial institutions may...

7/3,K/7 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

04790332 Supplier Number: 65491775 (USE FORMAT 7 FOR FULLTEXT)

Cash and credit on the Net.

Sawyer, Nick

Cards International, p15

Sept 11, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 978

... is that you would pay funds into the cash area of the wallet, via your **online bank** account, so you basically **drag** and **drop** funds in

7/3,K/8 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

07843810 Supplier Number: 65491775 (USE FORMAT 7 FOR FULLTEXT)

Cash and credit on the Net.

Sawyer, Nick

Cards International, p15

Sept 11, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 978

... is that you would pay funds into the cash area of the wallet, via your **online bank** account, so you basically **drag** and **drop** funds in a similar way to using an ATM, so it's practically a virtual...

7/3,K/9 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

07129895 Supplier Number: 60481215 (USE FORMAT 7 FOR FULLTEXT)

Korea Exchange Bank Credit Service Launches Asia-Pacific's First Virtual Card Solution for Secure E-Commerce Powered by Trintech.

| Set | Items | Description |
|-----|----------|--|
| S1 | 18 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE) (1W) (BANK?) (S) (DRAG?(2W)DROP?) |
| S2 | 736328 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 4736674 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI |
| S4 | 8045764 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S5 | 10617622 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S6 | 10318716 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S7 | 17 | S1 NOT PY>2000 |
| S8 | 732889 | S4 (5N) (S5 OR S6) |
| S9 | 10122 | S8 (10N) S3 |
| S10 | 662 | S9 (S) S2 |
| S11 | 367 | S9 (10N) S2 |
| S12 | 6732 | S8 (5N) S3 |
| S13 | 170 | S12 (5N) S2 |
| S14 | 90 | RD (unique items) |
| S15 | 72 | S14 NOT PY>2000 |
| S16 | 72 | S15 NOT S7 |

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File 9:Business & Industry(R) Jul/1994-2004/Dec 16

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File 621:Gale Group New Prod.Annou.(R) 1985-2004/Dec 17

(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Dec 17

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File 16:Gale Group PROMT(R) 1990-2004/Dec 17

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File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2004/Dec 17

(c) 2004 The Gale Group

| Set | Items | Description |
|-----|----------|--|
| S1 | 4102374 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHICAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRAM) (1W) (INTERFACE? OR BASED) OR PARC OR PUI OR PERCEPTU... |
| S2 | 210887 | (ONLINE OR ON() LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF() SERVICE OR INTERACTIVE) (2N) (BANK? OR BILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 9051648 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DRAG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S4 | 7355980 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S5 | 10174411 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL() TENDER OR DOLLAR? OR COIN? |
| S6 | 564581 | S3(5N) (S4 OR S5) |
| S7 | 2937 | S6(5N)S2 |
| S8 | 24 | S7(5N)S1 |
| S9 | 24 | S8(S)S2 |
| S10 | 23 | RD (unique items) |
| S11 | 17 | S10 NOT PY>2000 |

? show files

File 47:Gale Group Magazine DB(TM) 1959-2004/Dec 17

(c) 2004 The Gale group

File 570:Gale Group MARS(R) 1984-2004/Dec 17

(c) 2004 The Gale Group

File 635:Business Dateline(R) 1985-2004/Dec 15

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File 476:Financial Times Fulltext 1982-2004/Dec 17

(c) 2004 Financial Times Ltd

File 477:Irish Times 1999-2004/Dec 17

(c) 2004 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2004/Dec 16

(c) 2004 Times Newspapers

File 711:Independent(London) Sep 1988-2004/Dec 16

(c) 2004 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2004/Dec 17

(c) 2004 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2004/Dec 14

(c) 2004

File 387:The Denver Post 1994-2004/Dec 16

(c) 2004 Denver Post

File 471:New York Times Fulltext 90-Day 2004/Dec 17

(c) 2004 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06

(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2004/Dec 13

(c) 2004 St Louis Post-Dispatch

File 498:Detroit Free Press 1987-2004/Dec 10

(c) 2004 Detroit Free Press Inc.

File 631:Boston Globe 1980-2004/Dec 16

(c) 2004 Boston Globe

File 633:Phil.Inquirer 1983-2004/Dec 14

(c) 2004 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2004/Dec 15

(c) 2004 Newsday Inc.

File 640:San Francisco Chronicle 1988-2004/Dec 17

(c) 2004 Chronicle Publ. Co.

File 641:Rocky Mountain News Jun 1989-2004/Dec 15

(c) 2004 Scripps Howard News

File 702:Miami Herald 1983-2004/Dec 16

(c) 2004 The Miami Herald Publishing Co.

File 703:USA Today 1989-2004/Dec 16
 (c) 2004 USA Today
 File 704:(Portland)The Oregonian 1989-2004/Dec 15
 (c) 2004 The Oregonian
 File 713:Atlanta J/Const. 1989-2004/Dec 16
 (c) 2004 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2004/Dec 16
 (c) 2004 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2004/Dec 17
 (c) 2004 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2004/Dec 15
 (c) 2004 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2004/Dec 15
 (c) 2004 St. Petersburg Times

| Set | Items | Description |
|-----|---------|---|
| S1 | 251911 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI OR PERCEPTU... |
| S2 | 116677 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 949799 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S4 | 1313272 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S5 | 1319630 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S6 | 160225 | S3(5N) (S4 OR S5) |
| S7 | 1556 | S6(10N)S1 |
| S8 | 72 | S7(10N)S2 |
| S9 | 72 | RD (unique items) |
| S10 | 54 | S9 NOT PY>2000 |

? show files

File 267:Finance & Banking Newsletters 2004/Dec 13

(c) 2004 The Dialog Corp.

File 268:Banking Info Source 1981-2004/Dec W2

(c) 2004 ProQuest Info&Learning

File 625:American Banker Publications 1981-2004/Dec 16

(c) 2004 American Banker

File 626:Bond Buyer Full Text 1981-2004/Dec 15

(c) 2004 Bond Buyer

File 608:KR/T Bus.News. 1992-2004/Dec 16

(c)2004 Knight Ridder/Tribune Bus News

| Set | Items | Description |
|-----|-------|---|
| S1 | 18220 | MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? OR OBJECT? ? OR ICON OR ICONS OR REPRESENTATION? ? OR GRAPHI- CAL? OR INTERFACE? ? OR GUI? OR (GRAPHIC? OR WINDOW OR PROGRA- M) (1W) (INTERFACE? OR BASED) OR PARC OR PUI OR PERCEPTU... |
| S2 | 2261 | (ONLINE OR ON()LINE OR INTERNET OR WEB OR ELECTRONIC OR E - OR PC OR HOME OR SELF()SERVICE OR INTERACTIVE) (2N) (BANK? OR B- ILL? OR PAY? OR TRANSACTION? OR FINANCIAL) |
| S3 | 11011 | TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DR- AG? OR DROP? OR CLICK? OR POINT(1W)CLICK |
| S4 | 9985 | ACCOUNT? ? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? ? OR - OVERDRAFT? ? OR BALANCE OR AMOUNT OR INVESTMENT? ? OR CREDIT? |
| S5 | 6766 | MONEY OR CURRENC? OR CASH OR FUND? ? OR NOTE? ? OR BILL? ? OR LEGAL()TENDER OR DOLLAR? OR COIN? |
| S6 | 315 | S1(S)S2 |
| S7 | 79 | S6(S)S3 |
| S8 | 35 | S7(S)S4 |
| S9 | 23 | S8(S)S5 |
| S10 | 18 | RD (unique items) |
| S11 | 18 | S10 NOT PY>2000 |

? show files

File 256:TecInfoSource 82-2004/Nov
(c) 2004 Info.Sources Inc

FILE 'CONFSCI' ENTERED AT 14:34:34 ON 17 DEC 2004

L1 0 S (ONLINE OR ON())LINE OR INTERNET OR WEB OR ELECTRONIC OR E OR
L2 36761 S MOUSE OR POINTER? OR TRACKBALL? OR TOUCHSCREEN? OR DISPLAY? O
L3 39 S (ONLINE OR ON())LINE OR INTERNET OR WEB OR ELECTRONIC OR E OR
L4 36542 S TRANSFER? OR WITHDRAW? OR DRAW? OR DEPOSIT? OR MOVE? OR DRAG?
L5 6686 S ACCOUNT? OR SAVING? OR CHECK? OR CHEQUE? OR DRAFT? OR OVERDRA
L6 4726 S MONEY OR CURENC? OR CASH OR FUND? OR NOTE? OR BILL? OR LEGAL
L7 90 S L4(10N)L6
L8 1 S L7(10N)L5
L9 95 S L4 AND L6
L10 1 S L9 AND L5
L11 1 S L3 AND L2
L12 5 S L3 AND (L6 OR L5 OR L4 OR L2)

=> DIS L12 TOT BIB KWIC

L12 ANSWER 1 OF 5 CONFSCI COPYRIGHT 2004 CSA on STN

AN 2002:24922 CONFSCI

DN 02-024922

TI **Electronic** medical **billing** records and public health
surveillance: Comparison of two systems used during the 1996 Atlanta
Olympic Games

AU Duke, J.D.; Dean, A.G.; Toomey, K.E.; Pitts, S.R.; Tindol, G.A., Jr.

SO American Association of Public Health, 800 I Street, NW, Washington, DC
20001, USA; phone: 202-777-2742; fax: 202-777-2534; URL: www.apha.org.
Meeting Info.: 000 5772: 129th Meeting of the American Association of
Public Health (0005772). Atlanta, GA (USA). 21-25 Oct 2001. American
Association of Public Health.

DT Conference

FS DCCP

LA English

TI **Electronic** medical **billing** records and public health
surveillance: Comparison of two systems used during the 1996 Atlanta
Olympic Games

L12 ANSWER 2 OF 5 CONFSCI COPYRIGHT 2004 CSA on STN

AN 2000:69267 CONFSCI

DN 00-066138

TI **Electronic check**: An enhanced **electronic** commerce
payment instrument

AU Chen, E.T., Hu, J.; Hu, G.

SO The International Institute of Informatics and Systemics, SCI'2000, 7525
Karlova Avenue, Skokie, IL 60076, USA; fax: 407-856-6274; email:
WMSCI2000@aol.com; URL: <http://www.iiis.org/isas/>.
Meeting Info.: 000 5332: The 4th Multiconference on Systemics, Cybernetics
and Informatics SCI 2000 and The 6th International Conference on
Information Systems, Analysis and Synthesis ISAS 2000 (0005332). Orlando,
FL (USA). 23-26 Jul 2000. The International Institute of Informatics and
Systemics.

DT Conference

FS DCCP

LA English

TI **Electronic check**: An enhanced **electronic** commerce
payment instrument

L12 ANSWER 3 OF 5 CONFSCI COPYRIGHT 2004 CSA on STN

AN 2000:68958 CONFSCI

DN 00-065829

TI **Electronic bill** presentment and payment: Model
selection and managerial implications

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After the Bubble

Neil Weinberg. *Forbes*. New York: Oct 1, 2001. Vol. 168, Iss. 8; pg. 060

Subjects: Online securities trading, Web portals, Financial services

Classification Codes 9190, 5250, 8100, 3400

Locations: United States, US

Companies: E-Trade Group Inc(Ticker:EGRP, NAICS: 523120)

Author(s): Neil Weinberg

Document types: Feature

Section: On The Cover

Publication title: *Forbes*. New York: Oct 1, 2001. Vol. 168, Iss. 8; pg. 060

Source type: Periodical

ISSN/ISBN: 00156914

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Abstract (Document Summary)

E-Trade, poster child of the once- glittering online brokers, suffered a 70% drop in customer sign-ups in the June quarter from a year ago. The online brokerage business is imploding, and E-Trade is at the epicenter. E-Trade, no longer the center of a charmed industry, suddenly must prove it can exist in its own right. Not to worry, says Christos Cotsakos. This Federal Express disciple, who became chief executive of E-Trade in March 1996 (just as it was launching its online trading portal), insists the firm has moved beyond the online brokerage business to a new battlefield: unified online finance.

Full Text (2553 words)

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Christos Cotsakos turned the fevered masses on to E-Trading. Now he is reinventing his firm as an online financial supermarket.

Talk about a plague of troubles. E-Trade, poster child of the once- glittering online brokers, suffered a 70% drop in customer sign-ups in the June quarter from a year ago. Trading volume fell 30%. Total customer assets were off \$8 billion. With revenues likely to drop 14% to \$1.3 billion for the fiscal year ending Sept. 30, E-Trade hopes to roughly break even.

The online brokerage business is imploding, and E-Trade is at the epicenter. More than 100 online firms, a dozen of them publicly held, now scrape for business in a market that is in a fundamental pause or, worse, is suddenly mature. An industry that tripled trading volume in a little over a year through March 2000 has suffered a catastrophic reversal since then. After booming to 15 million accounts by the middle of last year, customer growth has flattened to almost nothing. Trading is off 50%. A shakeout looms. The 1700 Nasdaq spells serious trouble.

E-Trade, no longer the center of a charmed industry, suddenly must prove it can exist in its own right. E-Trade's 3.8 million customer accounts and \$53 billion in customer assets would make a palatable morsel for any number of financial giants with the bankroll to buy their way into the top tier of online finance--Citigroup, say, or J.P. Morgan Chase, or American Express. Tasty and cheap: E-Trade's total stock market value is all of \$2.1 billion, 1.6 times revenue, compared with 3.9 times revenue for Schwab and 2.5 for the online brokerage industry as a whole. Its stock price has fallen 68% in 12 months to \$6.

That's quite a comedown for the guys who ran ads in 1996 calling on the nascent e-world to "Boot Your Broker." "Someday we'll all invest this way," E-Trade bragged, serving up images the financial industry had never before seen. One TV spot showed a doctor standing over a prone patient, declaring, "He's got money coming out the wazoo!" These days E-Trade is more worried about the money flowing out of its own accounts; it is trying to cut \$470 million in expenses this year (it is in

the process of shifting to a calendar fiscal term) and has already axed 360 contract workers.

Not to worry, says Christos Cotsakos. This Federal Express disciple, who became chief executive of E-Trade in March 1996 (just as it was launching its online trading portal), insists the firm has moved beyond the online brokerage business to a new battlefield: unified online finance. His vision is simple. Consumers are drowning in seven to ten financial relationships apiece: a bank around the corner, a mortgage lender across the country, a credit card issuer in Delaware and so on. Few investors can see the whole pie. Build a portal that puts control in users' hands--and then try to sell them ever more overlapping services when they check in online, extending the E-Trade franchise into a panoply of investment products.

Cotsakos talks of "digital financial media," services unavailable elsewhere at prices the giants in the offline world can't match. Over the past four years he has used E-Trade's once-roaring stock to acquire ever more services, offering the nation's top-yielding certificates of deposit, an asset management arm and a cut-rate version of the "wrap" accounts invented by old-line brokers.

"Change the rules of engagement and you change the future," says Cotsakos, a Vietnam veteran partial to military metaphors. "That's why we're trying to obsolete what we're doing and aim where the industry will be in five to seven years."

Cotsakos' expansion will make or break E-Trade in today's unforgiving environment. His firm now pitches its online trading customers on money market accounts, mortgages, asset management and loans. Later this year it will add computer-packaged stock portfolios (of the sort pioneered by FolioFN) and then electronic advice service, with combined debit and credit cards to follow. The idea is to have clients drag and drop assets from one account into another and rely on the firm to work tax angles and figure the chances of retiring rich.

"If there's a killer app for online brokers, it's their ability to aggregate financial data in one place," says Gregory Smith, an analyst at J.P. Morgan. "E-Trade should be able to do it cheaper than traditional brokers."

The potential is huge. Only 10% of next year's estimated \$400 billion in gross annual revenue for financial services will come from online offerings, but it is a lucrative 10%. Internet investors average six accounts per household with primary institutions, generating \$1,400 in annual revenue. Yet E-Trade averages just 1.4 accounts per customer household and \$480 in yearly revenues. Boost that by one account each, Cotsakos figures, and revenues could rise by as much as 25%, or \$300 million.

E-Trade has used its strength in online trading, where it trails only Schwab & Co. in volume, to catapult E-Trade Bank to \$13 billion in assets in 18 months. It is now the largest all-Internet bank. "Wells Fargo, Citibank and American Express all have piddly little brokerages," says E-Trade President Jerry D. Gramaglia. "People want a relationship with a brand, and at E-Trade emotional involvement begins with brokerage."

But E-Trade's grand design is all too easily replicated by rivals on a far larger scale, such as Fidelity Investments, which has a massive \$1.4 trillion in customer assets and promotes itself heavily as a one-stop shop for financial wares. Charles Schwab, whose firm leads online brokers with \$350 billion in online assets (out of an \$800 billion companywide total), or seven times E-Trade's, said recently that his company needs to buy a bank. Archrival Ameritrade plans to add services similar to E-Trade's to its own bare-bones pricing.

Cotsakos also must reshape E-Trade at a time of industry upheaval. Schwab plans to lay off at least 4,700 workers. CSFBdirect (formerly DLJdirect) has been delisted. The top ten players already control 90% of the online action, and midsize firms are disappearing fast. E-Trade itself bought Web Street in August for about \$30 million in stock. The question is whether E-Trade can stay on the buying side of the negotiating table.

E-Trade traces its roots to 1982, long before the Web was invented. Founded as Trade-Plus by physicist William Porter, it supplied crude terminals, with orange type on a black screen, to customers at Fidelity and Schwab. Porter rebadged it E-Trade Securities in 1992, for use via America Online and CompuServe. Self-described as "a starter, not a finisher," he sought a new chief executive four years later to get on the fledgling Internet.

He chose Cotsakos, an unlikely candidate with no experience in finance. Cotsakos had spent most of his career in senior management at Federal Express. A chummy leader, he shuns ties, runs his 4,000-person business from a cubicle and hosts regular "In the foxhole with Christos" chats with the rank and file. Faced with poor earnings in 1996, he cut his own compensation to zero rather than cut staff. E-Trade is the only big online broker that has not announced layoffs in the past year, he says proudly, glossing over the hundreds of workers who have lost their jobs in performance reviews and outsourcing cutbacks.

Born to Greek immigrant parents and raised in gritty Paterson, N.J., Christos Cotsakos was a lousy student. Volunteering

for the Army, he packed off to Vietnam in December 1967 at age 19 as a fire-team leader and was wounded in combat. Now 53, he cites Vietnam as the most formative experience of his life and his management mind-set. Its lesson: Never go halfway into anything.

After returning from Vietnam, Cotsakos earned a college degree in New Jersey, and then dropped out of UCLA's drama program. Then came a defining moment in his career: He joined Federal Express as a temporary cargo handler in 1973 and in 19 years worked his way up to senior management. He credits another Vietnam vet, Federal Express founder Frederick Smith, with teaching him to create a "closed loop" linking products, branding, information and finance. He left FedEx in 1992 to work for the ratings agency, AC Nielsen, and met Porter four years later. A breakfast turned into a two-day powwow as Cotsakos detailed a financial jihad and cast E-Trade as the main actor. "I couldn't believe the guy—he had the vision I wanted to see," says Porter, who still holds a 2% stake in the company.

Cotsakos left a seven-figure package at Nielsen for a firm that had been online one month. It was doing 2,500 trades a day and had two Internet rivals. Within a year 175 competitors would leap into the game, but Cotsakos got the early jump. He pushed a quick public offering and vowed to build a firm with \$1 billion in annual revenue within five years, with at least half of it coming from sources other than trading. (Done: Nontrading contributed 65% in the June quarter.)

E-Trade went public in August 1996 at a split-adjusted \$2.63. Rare among dot-coms, it was soon solidly profitable, earning \$18 million on \$254 million in revenues in 1997. In the summer of 1998 Cotsakos announced he would push the firm into the red in an all-out landgrab. Wall Street promptly lopped two-thirds off the stock. He was undeterred. "I learned in Vietnam," he says, "if you're going to win the war, you have to engage all the resources you can."

Starting with fewer than 100,000 accounts when it went public, E-Trade more than tripled that to 346,000 by the end of 1997. Then it doubled the rolls again in 1998 to 735,000 and added more than 1 million new accounts the following year and an additional 1.7 million in 2000. E-Trade's size and its irreverent ads have positioned it among the Internet's elite, with Ebay, Yahoo and Amazon.

But all along, Cotsakos says, he knew E-Trade would have to move past its mainstay of online trading. Early on he envisioned a "financial cockpit to empower people to know what to do with their money." He began carrying around, in his wallet, a now-dog-eared plan for erecting an online financial conglomerate. As E-Trade shares soared on the dot-com bubble, he used the inflated currency to fund most of a \$3 billion bill for 16 acquisitions. He spent hundreds of millions more on product development, joint ventures and computer systems to layer on and cross-sell new services.

In 1997 E-Trade began offering mutual funds and the first online investments in initial public offerings. It acquired a stock-options trading service and an options-plan management firm. In the fall of 1998 E-Trade rolled out its first financial planning portal, Destination E-Trade. Seven months later it bought ClearStation for analytics and chat. E-Trade moved into asset management in February 1999 and set up a bond center four months later.

Its gutsiest play has been Telebanc Financial Holdings, the online bank it offered \$1.8 billion in new stock for in June 1999, when E-Trade shares were happily humming along at \$40. The purchase price—13% of E-Trade's total equity at the time—was 174 times Telebanc's earnings for the year. "Everyone said it was a big mistake to buy Telebanc," Cotsakos says, "but it was only a fraction of a currency so highly valued [E-Trade stock] that it would have been a huge leadership mistake not to."

TIR Holdings, which E-Trade bought that August for \$122 million in stock, brought in 600 institutional clients and gave it a foothold in clearing trades across borders. Last year it added Private Accounts, a national network of money managers. In February E-Trade added a mortgage arm, buying LoansDirect.

Some 45% of net new bank accounts opened last year came from existing brokerage customers. The bank, in turn, more than doubled its share of E-Trade's total revenue (counting only the net interest income as "revenue") to 26% in one year. But E-Trade has sacrificed profits for production. The bank's net interest margin—the difference between its cost of capital and average loan rate—has fallen for five consecutive quarters to 0.9%. Raising it will mean shifting from commodities like mortgages to auto loans and consumer finance. "We don't have the capital base to do it," concedes banking chief Mitchell Caplan.

With online trading languishing and his stock in the tank, Cotsakos is taking a big risk building tax planning, insurance and credit cards. E-Trade will burn through \$190 million in cash in the 2001 fiscal year—this, despite cutting its marketing budget in half to \$250 million and cutting other expenses by \$220 million. Things are so tight that employees have even been asked to highlight personal calls on company cell phones and pay for them separately.

E-Trade is putting the squeeze on customers, too. It slapped a \$15 fee on 660,000 accounts of less than \$5,000 with fewer than two trades in the past six months and now charges \$50 to close an account. "Nobody should trade this way," said one

angry chat room note, spoofing the firm's own slogan. Mark Harpe, a 38-year-old architectural intern in Houston, says he closed his account this year after the firm refused to credit him for promised airline miles, got his e-mail address wrong despite repeated calls and served him with sales reps so clueless he hung up on some and called back.

For Cotsakos, "market share" is no longer his favorite mantra; now it's building relationships to increase "wallet share." E-Trade has a long way to go. Its \$17,500 average customer balance pales next to Schwab's \$106,000 and Merrill Lynch's \$180,000. The upside is that its clients tend to be young (late 30s, 60% male) and keep only a fraction of their assets at E-Trade.

Room for growth abounds. With just 61 sales reps, a high-net-worth unit, Club E-Trade, rounded up \$1.3 billion in the June quarter, a 50% rise from the previous quarter. Typical balance: \$260,000, or ten times the average E-Trade account. Most of the money has come from existing customers.

E-Trade's options management business may prove to be a secret weapon, with a market share of 60% and 3,500 corporate clients. E-Trade is discounting fees to the likes of Microsoft, Boeing and Oracle for the right to steer 1 million employees seeking information on their stock options through the main E-Trade portal. "People don't understand how big it'll be someday, converting over \$100 billion in investable assets," says E-Trade's chief financial officer, Leonard Purkis. "This business is pure honey."

E-Trade is even adding bricks to its clicks. It has 10,000 ATMs, acquired in May of 2000, giving it the nation's largest network after Wells Fargo and Bank of America. Seven E-Trade Zones will open in Target stores by the end of the year. This spring the company opened on Madison Avenue in New York, the first of five planned city-center stores in the U.S. It boasts a latte bar, scores of high-resolution flat-panel displays and a studio for a budding financial news and information operation that serves radio and the Web.

Starbucks meets Merrill Lynch—but will this, Cotsakos' latest vision, leave investors enraptured the way they were in those euphoric fin de siècle days of the Nasdaq? He has little time left. There's no more money coming out that wazoo.

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